12/20/10 12:26:13 of DK W BK 648 PG 769 DESOTO COUNTY, MS W.E. DAVIS, CH CLERK

Prepared by: Shapiro & Massey, L.L.P. J. Gary Massey, MSB No. 1920 1910 Lakeland Drive, Suite B Jackson, MS 39216 (601)981-9299

Return to: Shapiro & Massey, L.L.P. 1910 Lakeland Drive, Suite B Jackson, MS 39216 (601)981-9299

S&M File No. 10-000774

Loan No. XXXXXXX1136

INDEX: Lot 159, Sec. B, Braybourne S/D, Sec. 32, T-1-S, R-5-W, DeSoto Co/MS PB 64 P38

WARRANTY DEED

That in consideration of TEN DOLLARS (\$10.00) and other good and valuable consideration to the undersigned grantor, EverBank, 8100 Nations Way, Jacksonville, Florida 32256, 800-669-7724, in hand paid by THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT, in care of Michaelson, Conner, and Boul, 4400 Will Rogers Parkway, Suite 300 Oklahoma City, OK 73108, (877) 517-4488 or (405) 595-2000 the receipt of which is hereby acknowledged, the said EverBank does by these presents grant, bargain, sell and convey unto the said SECRETARY OF THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT, his successors and/or assigns the following described real estate, situated in DeSoto County, Mississisppi:

(See Exhibit A)

TO HAVE AND TO HOLD, to the said SECRETARY OF THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT, and the Secretary's purchasers, subject, however, to current taxes which constitute a lien accruing but not yet due and payable.

And said EverBank does for itself, its successors and assigns, covenant with said SECRETARY OF THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT, and the Secretary's purchasers, that it is lawfully seized in fee simple of said premises, that said premises are free from all encumbrances unless otherwise noted above, that it has a good right to sell and convey the same as aforesaid, and that it will, and its successors and assigns shall, warrant and defend the same to the said SECRETARY OF THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT, and the Secretary's purchasers forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, th	e said EverBank by_	Marcie Metcalfits
signature and seal, this 24 day o	audiotived to evectifi	e this conveyance, has hereto set its, 2010.
ATTEST:	_	EverBank
(COPPORATE SEAL)	By: Marie	Meteal
EDERAL STATE	Its: Vice	President
1998 ES		

STATE OF FLORIDA COUNTY OF DUVA
I, Peggy A. Johnson, a Notary Public in and for said County, in said State, hereby certify that Marcie Metcalf, whose name as Vice President of EverBank, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, (s)he as such officer and with full authority, executed the same voluntarily for and as the act of said EverBank.
Given under my hand and official seal, this the 24 day of Luguet, 2010.
Re Wolrow
My commission expires:
Notary Public State of Florida Peggy A Johnson My Commission DD795886 Expires 06/08/2012

Exhibit A

Lot 159, Section B, Braybourne Subdivision, situated in Section 32, Township 1 South, Range 5 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 64, Page 8, in the office of the Chancery Clerk of DeSoto County, Mississippi.